

# Hitting on All Twelve

by C.E.T. Sharps

LIABILITY and property damage insurance rates for automobiles in this neighborhood go up 2 1/2 per cent on March 1, the premiums hereafter being based, not on horsepower of the car, but on the list price. This is a better way to figure it, because some absurd situations arise when insurance is based on rated horsepower alone. Such, for instance, as the case of a certain high-priced, high-powered car which because the engine has a small bore (on which the horsepower is figured) was formerly insurable on the same basis as the best known low-priced car in the world.

As long as there is no move to figure the insurance premiums on the basis of brake horsepower, list price furnishes about as fair a way as any. It is to be supposed that regular percentages of depreciation will be made, so as to make the rates apply to all insurable motor cars, new or old.

Incidentally, there is a 20 per cent reduction in rates on liability and property damage (not, however, for collision insurance) where the car is driven exclusively by the owner for private purposes. Such private purposes include driving to and from the office. The insurance is effective only when the owner is at the wheel and does not cover any others in his family, etc. In more general use for private purposes only, but permitting the driving to be done by the owner, member of his family, a chauffeur or other persons by permission of the owner, save and except for business purposes, there is a reduction in premium of 8 per cent.

## To Make Tires of All Sizes

AFTER all the praise of the plan proposed by tire manufacturers to limit the number of sizes made so that eventually there would be only nine sizes of pneumatics made, it appears that the scheme is not to be followed. Announcement is made by the National Automobile Chamber of Commerce that all restrictions on tires adopted as war measures have been removed. Tires of all sizes will be made as long as there is a demand for them by the public.

The merits of the plan to cut down the number of sizes, so that instead of 258 there would be eventually only nine, appeared at the time to be so strong that every one was impressed with the good sense of it. The sizes were not arbitrarily cut out, but the schedule was graduated so that not until November 1, 1920, would it have been completely in operation. The advantages to dealers in having to stock a vastly smaller number of sizes were also obvious.

However, there are many owners of cars in this country who must have odd sizes, because they are what the cars had when they got them. To save these the expense of having to make over part of the car it apparently has seemed better to go on with production until the cars pass out. In the meantime it is safe to say that most manufacturers will turn out their new cars equipped to take tires that fall within the nine favored styles. In the end the limiting will be accomplished by this means.

## Big Demand for Low Numbers

THE demand for numbers and special registration numbers has driven the Secretary of State's office almost to desperation. There are so many persons who are quite confident displaying a low number on the car gives whole or partial immunity from arrest or police interference that the demand for such numbers grows all the time. And, believe me, there is something to it, at that. The police authorities do rather steer away from the special numbered car, perhaps on the theory that the fellow who has one of these numbers "has friends."

This year the Secretary of State has caused to be issued a whole lot of extra lettered plates, to take care of the demand for special numbers. I have seen plates lettered K, S, T, Y and other letters with low numbers alongside. These are in addition to the regular series of lettered plates that have been developed in the last few seasons.

After a time the Secretary of State's office is going to throw the whole thing in the discard, I venture to say, and assign the numbers just as they fall. It is getting to be something of a nuisance to take care of all the applicants right now.

## New York's Great Automobile Row

WHAT a wonderful place New York's automobile row is getting to be! General Motors, for instance, not only has its corner building, at Broadway and Fifty-seventh Street, but has acquired the old Peerless Building just to the south. This is going to make an imposing home for the second largest corporation in the United States. Ford has just opened his fine, new building at Fifty-fourth Street. United States Tires, Goodrich and Packard have long been splendid landmarks on Broadway. Ajax has just moved into an unusually fine place on Fifty-seventh Street just off the "Row."

A host of changes, all improvements, are being made. For instance, Ajax left its double store on Broadway, in the Ehret Building, and Parkinson (Stutz) moved south to larger quarters in the old Ajax place. Eng (Cole) moves into the store vacated by Parkinson. The Sterns agency leaves the northwest corner of Broadway and Fifty-seventh Street to take the store vacated by Eng on Central Park West.

Another removal from the Broadway and Fifty-seventh Street neighborhood soon to be announced is that of the Owen Magnetic Motors Sales Corporation, which is taking the Liberty and Owen Magnetic cars to the store at 1826-1828 Broadway. This is a larger place and better fitted to the cars on display, Mr. Partridge believes.

Still another expansion is that of the Marmon Automobile Company, which has taken the lease of the large store immediately to the south of the present location. The Hupmobile line will be handled in the newly acquired store and the Marmon in the original stand at 1880 Broadway.

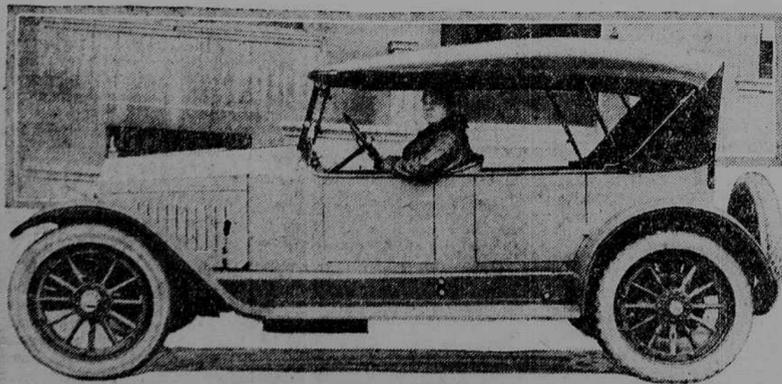
Further in the line of beautifying the row is the change that has been made in the Studebaker store. This has been all refitted and redecorated and is an ornament to the row. Saxon's return to Broadway under George Morrow and Rodney Haines is another part of the development of the "Row."

## Mackrell's Bill Is Dead

IT IS interesting to note that Senator Mackrell's bill, calling for the establishment of a motor vehicle bureau in this state, has died the death. The people who induced the Senator to introduce the bill gave him the impression that it had the endorsement of the traffic courts, the State Highway Association and other really important bodies. This was stated by the Senator at the time he introduced the measure. Later on he found out the truth and he let the bill go into the discard.

I shrewdly suspect that the only "organization" back of the bill would, upon investigation, be found to be one of those "one man and a desk" associations which thrives on press clippings. Maybe some one was gunning for a better job.

## Stearns Touring Model Has Good Lines



At the wheel of this four-cylinder model is George Booker, sales manager for the F. B. Stearns Company of N. Y.

## Oh, That'll Be All Right



## De Palma Adds More Records to His String

## Gets Them All Up to Twenty Miles, With Packard Aviation Engine; Goodyear Cords on Mount

Ralph de Palma and his aviation engine Packard twin six have added a lot more to the records for speed smashed down on Ormond Beach. After cleaning up the one-mile and the kilometre record on Lincoln's Birthday De Palma picked out some other marks to displace and did up a line job on Sunday and Monday last.

He made a mile from a standing start in 38.83 seconds. The old record was 40 seconds. Then he went after some longer marks. He covered two miles in 45.4 seconds, as against 51.28 seconds, which was the old standard. Five miles were reeled off in 2 minutes 4.88 seconds, nearly 30 seconds better than the former record. Ten miles were covered in 4 minutes 9.30 seconds. This bettered the old time of 5 minutes 14 seconds.

The fifteen and twenty-mile marks were made with a turn. In the fifteen-mile event De Palma had to slow down to thirty miles an hour, skidding around the bend on two wheels and making the onlookers on a bridge at the turn feel sure De Palma was going to overturn the car. He did not loiter much, as the time of 8 minutes 51.20 seconds for the twenty miles shows.

The remarkable speed performances of De Palma were made possible largely by the tires that were used. His car was fitted with Goodyear cord straight-side tires, and the performance of those tires speaks volumes for the development of the cord tire in the Goodyear factories at Akron.

The ordinary fabric tire would not stand the strain of this high speed, so the cord construction was gradually developed to meet these tests. The racing tire such as De Palma and other speed kings use is the ordinary Goodyear cord construction, the only difference between it and the cord tire sold for passenger car service being in the tread, which is made a little thicker for the racing tires. The carcass of the tire is identical.

The straight-side principle in tire construction is another of Goodyear's contributions to the motoring world. Its simplicity and ease of application are the great advantages of the straight-side tire as against the clincher formerly used, and in racing the fact that it prevents pinching of the tube is another big thing.

## One Car to Every Twenty

There is now an automobile for every twenty persons in this state, according to registration figures in Secretary of State Hugo's office.

## Great Plant Is Planned by Studebaker

## Will Mean 15,000 Additional Workers; Unusual Expansion in Many Other Lines in South Bend

Albert R. Erskine, president of the Studebaker Corporation, recently gave out details of a new automobile plant at South Bend, which will mean the employment of from 12,000 to 15,000 additional workers. This in turn is bound to mean an enormous expansion in the Indiana town. What with their families, there will be at least 50,000 added to the population of South Bend, and seven houses daily for the next two years, involving an amount of about \$9,000,000, will have to be erected to provide living facilities for so many new persons. The new plant itself will when completed represent an expenditure of \$8,000,000.

"About 20 per cent of the new buildings have already been erected," said Mr. Erskine. "The new plant will be erected this spring at a cost of about \$8,000,000. The remainder of the plant will be completed by the summer of 1920. We will have completed the plant and be in production of 200 automobiles a day, and will require an additional 6,000 men and 1,000 women."

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## Marmon Entertains Many New Prospects

Since the automobile show in New York closed the Marmon Automobile Company of New York, Inc., has received more prospective purchasers at its showrooms than during any equal period in that firm's history.

At the passenger car show the Marmon company sold, at retail, twenty Marmons and thirty-four Hupmobiles, and what is more important, started negotiations with upward of 1,000 prospective buyers, which is an indication of what is happening in the industry.

Naturally enough, most people with thoughts of purchase like to look over a car at their leisure, examining it from every angle away from the crowds and noise of a show. That is one reason why Marmon company's showrooms are so uncommonly busy at the present time.

## Garland Adds Briscoe

George W. Garland, jr., head of the Garland Automobile Company, has become metropolitan distributor for the Briscoe car. Garland and his company already represent the Velie and Inter-State automobiles and the Atlas truck. The Briscoe line has been without retail representation in this territory for some time.

## Pierce-Arrow Prices Stay

Prices of Pierce-Arrow motor trucks and passenger cars will remain unchanged until October 1, 1919, at least, according to an announcement of the Pierce-Arrow Motor Car Company of Buffalo.

## Must Needs Build Roads For Haulage

## All Demands for Transport Uses Centre on Providing Real Highway Facilities

"President Wilson's declaration that highway construction and development among the most important essentials to our peace reconstruction is the most optimistic stimulation given the campaign for the improvement of our national highways," says W. O. Rutherford, vice-president of the E. F. Goodrich Rubber Company, and member of the Highway Industries Association.

"If almost casual moment is the special inquiry should be made as to whether the springs are specially selected for that type of car or are the same as would be used with a touring car, which case the weight probably is too stiff for comfortable riding. Respecting the springs, it should be said that the reason why large, heavy cars are generally more comfortable is that the weight of the passengers and a small relation to the whole weight and the whole weight of the car is very great as compared with the unsprung weight of the rear axle. A light-weight car with a corresponding light unsprung axle weight would be just as comfortable. With only two passengers and if the rear axle went along with a heavy, many more uncomfortable. Even if the springs are all that they should be the coil auxiliary springs are a decided advantage. Their period of oscillation is very short and they take care of short irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing."

## Aiming at 100 Per Cent Service Satisfaction

## De Bear of Maxwell-Chalmers Has Ambitious Plans

With the definite plan in view of making service to Maxwell and Chalmers owners everything it should be, Harry J. De Bear, manager of the Metropolitan Maxwell-Chalmers branch, arranged last week for Ray D. McNamara, the renowned transportationist, to put in a few days in New York in personal contact with the service manager for the various New York establishments of the Maxwell-Chalmers organization.

McNamara, who is a road engineer for the Maxwell Company, has driven some 80,000 miles at the wheel, has crossed and recrossed every state in the Union, has gone up and then down every available range of mountains in the country having any road at all, and has crossed the continent eleven times, his latest trip across being with the Maxwell military express last July, when he drove that truck from San Francisco to New York for a record.

"I wanted McNamara, who knows, perhaps, as no other man in the United States knows, what owners want and want from their cars, to come down here for a while and put my service organizations thoroughly in tune," Mr. De Bear said. "This famous driver has done for me, and I know that New York Maxwell and Chalmers owners will feel the benefit of the advice and help he has given my men. McNamara has driven every model of every Maxwell and Chalmers car, and he has driven conceivable miles over every conceivable road in the country, and he has given my men, McNamara, the perfect running condition."

## Show Produced More Than 1,000 Persons Interested

Since the automobile show in New York closed the Marmon Automobile Company of New York, Inc., has received more prospective purchasers at its showrooms than during any equal period in that firm's history. At the passenger car show the Marmon company sold, at retail, twenty Marmons and thirty-four Hupmobiles, and what is more important, started negotiations with upward of 1,000 prospective buyers, which is an indication of what is happening in the industry. Naturally enough, most people with thoughts of purchase like to look over a car at their leisure, examining it from every angle away from the crowds and noise of a show. That is one reason why Marmon company's showrooms are so uncommonly busy at the present time.

## Show Made Business

E. S. Partridge "To say that the recent automobile show, successfully promoted by the local dealers, stimulated business is not saying enough," says E. S. Partridge, president of the Owen Magnetic Sales Corporation. "The show made business. The public saw we were ready by the scale on which the exhibits were made, promptly decided the new post-war selling season was at hand, began to buy the first of the show, and is still at it. "The show certainly gave us the opportunity to put the Owen Magnetic and Liberty Six before the most interested lot of show visitors I ever saw. I must congratulate the show committee. It put up a high class show in a high class way, and we have got high class results from it."

## Pullen as Durant's Relief

Eddie Pullen will be relief driver for Clifford Durant in the 500-mile Liberty Sweepstakes at Indianapolis on May 31. Pullen is the only driver to have won an American grand prize race with a car made in this country, scoring in 1914 at Santa Monica in a Mercer.

## Walter A. Woods

## Head of the Van Cortlandt Vehicle Corp., representing the Peerless in these parts. Also a member of the show committee which managed the recent highly successful Automobile Show.

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## Comfort in Driving

There is considerable difference in the matter of the driver's seat, which should be a comfortable one, and comfortable for long periods of time, and with the wheel, brakes, etc., conveniently placed. In other words, the person who is to drive the car should find the seat comfortable. This is an important point and men of different build will no doubt find different seats suited to their needs. Only a few of the seats probably are well adapted to a man and any lack of convenience will prove a daily annoyance.

Some of the cars of ancient make were fitted with a double set of spark plugs and with two independent systems of ignition, including distributors. This was a decided advantage in view of the fact that ignition troubles are perhaps the most common on the road and are frequently of no great importance, and yet involve annoying delays. The ability to switch from one system to another without considerable advantage. However, the modern car is not so fitted. Practically all cars of medium price take their electricity from the storage battery, or else from a generator, at the usual driving speed.

The matter of tires is important, and one to which even the newcomer may have some opinions of his own. His friends will give him advice as to what makes, and if the make of machine which he has in mind cannot be fitted with the tires he wants he would do well to look for some more accommodating dealer.

The recommended capacities and inflation pressures for 4-inch tires are 815 pounds of load for each wheel, including, of course, passengers, etc., with an inflation of 65 pounds. For 1 1/2-inch tires, with a maximum load of 1,100 per wheel, 75 pounds inflation. For 5-inch tires, with a maximum load of 1,300 per wheel, 80 pounds inflation.

It is understood that the pressure may drop 20 per cent before the tire needs re-inflating.

Unfortunately some cars are not built to accommodate these exact figures, and it will generally be found that the tires are expected to hold up considerably more in the way of weight than these figures call for. It is first class economy not to say a great convenience to have tires with some excess capacity.

It is well for the purchaser to have in mind that the 35x4 1/2-inch tire may be used either as a regular or as an oversize tire. If this size is on the car which he selects he should take some trouble to make sure that the larger rim is used on the car. In other words, that the rim admits of the 35x4 1/2-inch tire. The difference in cost between these two rims is negligible, but it is one of the small matters in which a minute saving might be made by the company at a possible great expense of convenience to the purchaser. If the proposed car is equipped with 35x4 1/2-inch tires, or 35x5, the purchaser must understand that the company has chosen to put upon the car an oversize tire, which prevents his increasing his tire size

## An Owner Offers Advice On How to Buy a Car

## Charles E. Manierre, a Veteran Motorist, Suggests Those Things He Thinks the Novice Should Look For in an Automobile

### By Charles E. Manierre

The winter exhibitions of automobiles which make acceptable to the prospective, inexperienced buyer is excusable for him to be confused by the sight of so many different makes each, to the casual eye, about equal in desirability to the other, and some of them shining resplendent in their newness.

One way of selecting a new car, and in many respects a very good way, is to find among one's friends the owner of a car which has given him satisfactory service, particularly if the friend interested in the matter, and uninterested in management and upkeep. Frequently good cars have been condemned without reason for faults which were chargeable to their incompetent owners, and not often happens, however, that a poor car gets a high recommendation from a man who has suffered from its idiosyncrasies.

To those who prefer to use their own judgment in the matter, it may be suggested that there are some important points about a car which will be revealed by a prolonged use will reveal. The so-called demonstration of a car, while interesting, is not very indicative, as usually carried out. Almost any new car is smooth running, finely polished, and will carry a load with or without laboring on the good roads and moderate grades generally selected.

If of almost equal moment is the special inquiry should be made as to whether the springs are specially selected for that type of car or are the same as would be used with a touring car, which case the weight probably is too stiff for comfortable riding. Respecting the springs, it should be said that the reason why large, heavy cars are generally more comfortable is that the weight of the passengers and a small relation to the whole weight and the whole weight of the car is very great as compared with the unsprung weight of the rear axle. A light-weight car with a corresponding light unsprung axle weight would be just as comfortable. With only two passengers and if the rear axle went along with a heavy, many more uncomfortable. Even if the springs are all that they should be the coil auxiliary springs are a decided advantage. Their period of oscillation is very short and they take care of short irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing."

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Consider the Name Taking for consideration a medium-priced car, sufficiently good for practical purposes, the price this year will doubtless be somewhere between \$1,000 and \$2,000. The name of the maker is to be considered, not casually, its standing in the second-hand car market. This will vary with different localities, and still more with different times, and a decided advantage to have a car for which there is a good second-hand demand.

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If a runabout is under consideration special inquiry should be made as to whether the springs are specially selected for that type of car or are the same as would be used with a touring car, which case the weight probably is too stiff for comfortable riding. Respecting the springs, it should be said that the reason why large, heavy cars are generally more comfortable is that the weight of the passengers and a small relation to the whole weight and the whole weight of the car is very great as compared with the unsprung weight of the rear axle. A light-weight car with a corresponding light unsprung axle weight would be just as comfortable. With only two passengers and if the rear axle went along with a heavy, many more uncomfortable. Even if the springs are all that they should be the coil auxiliary springs are a decided advantage. Their period of oscillation is very short and they take care of short irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing. The snubbers which prevent a too great rebound are also worth having, and they take care of irregularities in the road which the main springs are utterly incapable of suitably absorbing."

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In case he wishes later to secure greater endurance. The question, then, for him is to determine whether the maker has chosen as a matter of policy to equip his car with thoroughly adequate tires. This is true of at least three or four makes. It can be determined only by knowing accurately the weight of the car and consulting the figures here given or the inflation tables issued by the various tire companies, which give load, tire cross-section and the corresponding inflation separately for fabric and for cord tires.

A more conservative scale would be 750 pounds of load per tire for a 4-inch tire with sixty pounds of inflation, and 900 pounds of load per tire for a 4 1/2-inch tire with the same inflation, and not to exceed 975 pounds of load for 4 1/2-inch with sixty-five pounds inflation.

Be Careful at Start Having selected the car, the owner will conserve his own interests if he can insure that for several hundred miles at least it is never driven at any high speed. Twenty miles an hour should be the limit. It needs an excessive amount of oil during this period, and the tightening up of body bolts from time to time, which are likely to be loosened by the vibration of the coming acquainted with the car. The battery will also require time, and the necessary instrument for obtaining its specific gravity should be considered an essential part of his equipment and to be used frequently.

The color of the car is, of course, a matter of choice. Black is the least expensive, but the blacker to produce and perhaps the least attractive on the road, although at one time it was almost universal.

Wire wheels are no doubt somewhat more comfortable to ride with, and help in saving the tires, if they are a part of the regular equipment of the car they may be considered an advantage, but as an extra their price seems out of proportion to the resulting benefit.

Only use the experience of friends will enable one to know whether the metal used in various parts of the machine is suitable to the size of it, and similarly as to the size of bolts, etc. The teeth of gear wheels of good material will sometimes show almost no wear after 40,000 miles of running, although others will be practically destroyed in less than that distance.

Last, but not least, is the matter of the headlights. The law in several states has become very strict against glare. A large number of lenses have been produced which have passed muster with the authorities. Among these is one with a green glass hood shading the top of the lens. Another is of a lemon yellow glass with prismatic sections. Others have these sections arranged in different ways, and will give out a series of glimmering crescences. Some of these are more advantageous for city driving than others, and the purchaser must take his choice, particularly with a view to the kind of night work he may expect to demand of them in future.

Using the High Gear The foregoing touches only some points out of many. There remains one to be mentioned, and that is the gear ratio in high speed. If the purchaser expects to use a very hilly country he should consider, if there is a choice of ratios made by the manufacturer, the ratio which will give the relative number of teeth in the gear which will be in second gear, and the number of teeth in the gear which will be in first gear, and the ability without dropping into second gear. A car which is to be used mainly on level roads can be fitted with a gear ratio which is higher than one which is constantly expected to negotiate steep hills. It will run faster on the level, and the few hills which it is called upon to climb can be negotiated in a second gear. On the contrary, in a hill with a view to a lower gear, the few stretches of level road will be travelled somewhat more slowly, while the car climbs without laboring most of the hills which it is constantly meeting.

It should be borne in mind that high gear is more efficient than either of the other gears, for it eliminates two gears from the gear box, which increases the friction and loss of power, and at the same time increases the noise of the mechanism. It is economy to suit the car to its locality and keep high gear except when the engine labors.

Tires Cost Less to Run in Winter Time There is one particular, at least, which a careful motorist who runs his car during the winter months should be sure that his cost of upkeep is less than during the warmer months of the year. The United States Tire Company's tests of test cars have demonstrated that tires which are made of a material which has a beneficial effect on tires. This good effect was proved during the long, bitter winter of last year when, in the face of snow and ice conditions, the tire tests produced savings far in excess of summer tests.

This rule applies to sections where the driver is confronted with only the ordinary road conditions, growing out of snow and ice and frozen highways. The extra pounding which a tire gets, appears to be offset by the lessening of frictional heat.

To the driver who must drive his car over rough roads, deeply cut into ruts, winter presents a decidedly different problem, and only the most careful driver will make it possible for him to get a full return of his tire investment.

To those car owners who are not fortunate enough to live in the sections where the good roads movement has swept first roads into oblivion, the United States Tire Company says by way of advice that tires can be saved best by keeping out of the ruts where possible, by driving slowly and carefully, and by keeping the tires inflated to standard pressure.

## Capt. Glenn Tisdale Joins With His Father

One returned soldier who needn't worry about his job is Captain Glenn W. Tisdale, 331st Field Artillery, who is now being demobilized at Camp Grant. When Captain Tisdale slips back into "civilian" life he will be the automobile business with his father, Glenn A. Tisdale, who has been the Franklin dealer in these parts for a great many years.

The younger Tisdale returned from overseas several weeks ago. He is a Technology graduate, and before the war was with a Chicago construction company. He will be sales manager for the local Franklin agency.

## Marks Is a Vice-President

Sam A. Marks, of the Cutting-Larson Company, Eastern distributor of the Oldsmobile cars and motor trucks, has been elected vice-president of the firm.

Marks has for many years been one of C. H. Larson's valued assistants. He joined the staff of the Cutting-Larson Company in 1908 and for the last three years has been general sales manager.

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